IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

	RE:	CHAPTER 13 CASE NO. 5:23-bk-02				
	nn T. Parrick, aka nn Theresa Parrick,					
Debtors		, etc.) Number of Mo	LAN PLAN (Indicate otions to Avoid otions to Value	Liens		
	CHAPTER 13 PLAN					
foll	NO' otors must check one box on each line to state owing items. If an item is checked as "Not In a is checked, the provision will be ineffective	cluded" or if both b	oxes are checke			
1	1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Not Included					
2	The plan contains a limit on the amount of a set out in § 2.E, which may result in a partia	,	☐ Included	☑ Not Included		
	payment at all to the secured creditor.	1 7				
3	The plan avoids a judicial lien or nonposses	sory,	☐ Included	☑ Not		

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

nonpurchase-money security interest, set out in § 2.G.

A. Plan Payments From Future Income

1. To date, the Debtor paid **§ 0** (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$6,600, plus other payments and property stated in § 1B below:

Included

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
10/2023	05/2027	\$ 150	N/A	\$ 150	\$ 6,600
				Total	\$ 6,600
				Payments:	

- 2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all postpetition mortgage payments that come due before the initiation of conduit mortgage payments.
- 3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
 - 4. CHECK ONE: (X) Debtor is at or under median income. If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.

B. Additional Plan Funding From <u>Liquidation of Assets/Other</u>

1. The Debtor estimates that the liquidation value of this estate is <u>\$ 6,541</u>. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

X No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

2. SECURED CLAIMS.

- **A.** <u>Pre-Confirmation Distributions</u>. *Check one.*
- \underline{X} None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.
- B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.
- None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

X Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four
		Digits of
		Account
		Number
M&T Bank	Debtor's Residence at 75 Main Street,	8924
	Duryea, Luzerne County, PA	
M&T Bank	Debtor's 2022 Hyundai Kona	4702

C.	Arrears, including,	, but not limited to.	claims secured by	Debtor's principal	<u>l residence</u> .
	Check one.				

X None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)

X None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. Check one.

X None. If "None" is checked, the rest of \S 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

None. If "None" is checked, the rest of § 2.F need not be completed or reproduced. X

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

X None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

- 1. <u>Trustee's Fees</u>. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
- 2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of $\S 0$ already paid by the Debtor, the amount of \$4,500 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
- 3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. Check one of the following two lines.
 - None. *If "None" is checked, the rest of § 3.A.3 need not be completed or* reproduced.

B. Priority Claims (including certain Domestic Support Obligations).

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment	

- C. <u>Domestic Support Obligations assigned to or owed to a governmental unit under 11</u> U.S.C. §507(a)(1)(B). Check one of the following two lines.
 - None. If "None" is checked, the rest of § 3.C need not be completed or reproduced. X

1	UNSECURED	CIAIMS
4.	UINAPALURPIA	

5.

6.

7.

UNSECURED CLAIMS
A. <u>Claims of Unsecured Nonpriority Creditors Specially Classified.</u> Check one of the following two lines.
X None. If "None" is checked, the rest of § 4.A need not be completed or reproduced
B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.
EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.
\underline{X} None. If "None" is checked, the rest of § 5 need not be completed or reproduced.
VESTING OF PROPERTY OF THE ESTATE.
Property of the estate will vest in the Debtor upon
Check the applicable line:
plan confirmation. X entry of discharge closing of case:
DISCHARGE: (Check one)
 (X) The debtor will seek a discharge pursuant to § 1328(a). () The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Level 2 Debtor's attorney's fees.		
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	11 9		
Level 5	Secured claims, pro rata	\$ -0-	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 1,572	
Level 8	Untimely filed unsecured claims to which the	\$ -0-	
	debtor(s) has/have not objected.		
	Subtotal		\$ 6,072
	Trustee Commission (Estimated at 8%)	\$ 528	
	Total		\$ 6,600

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

A. This Plan contains 1) a chart in Section 8, above, that contains estimated distributions to each class of creditors, in addition to all other items required by the Model Plan; and 2) no signature line for a joint debtor as there is none.

Dated: September 28, 2023	/s/ J. Zac Christman
	J. Zac Christman, Esquire, Attorney for Debtor
	/s/ Ann T. Parrick
	ANN T. PARRICK, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.